

<b>Information to identify the case:</b>			
Debtor 1	<b>Frederick Jacob Linehan</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of Minnesota		
Case number:	21-50607		
	Social Security number or ITIN xxx-xx-8567		
	EIN -- --		
	Social Security number or ITIN -- --		
	EIN -- --		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Frederick Jacob Linehan

3/29/22

**By the court:** William J Fisher  
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT  
Filed and docket entry made on March 29, 2022  
Tricia Pepin Clerk, United States Bankruptcy Court  
By: admin Deputy Clerk

## Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Frederick Jacob Linehan  
Debtor

Case No. 21-50607-WJF  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0864-5  
Date Rcvd: Mar 30, 2022

User: admin  
Form ID: mnbb318

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2022:

Recip ID	Recipient Name and Address
db	+ Frederick Jacob Linehan, 14745 Twilight Rd, Onamia, MN 56359-4502
cr	+ Exeter Finance LLC f/k/a Exeter Finance Corp., c/o Stewart, Zlimen & Jungers, Ltd., 2860 Patton Road, Roseville, MN 55113-1100
62768709	+ Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks CA 91411-2546
62768710	+ Chimef/str, Attn: Bankruptcy, Po Box 417, San Francisco CA 94104-0417
62788812	+ Jessica L. Hardy, D.D.S., P.A, 320 2nd Avenue South, Suite 106, Moorhead MN 56560-2602
62768715	+ Minnesota Power, 30 W Superior St, Duluth MN 55802-2093
62768719	+ United Accounts, Inc., Attn: Bankruptcy, Po Box 9239, Fargo ND 58106-9239

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ EDI: MINNDEPREV.COM	Mar 31 2022 01:18:00	Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg	+ Email/Text: ustpreion12.mn.ecf@usdoj.gov	Mar 30 2022 21:19:00	US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
smg	+ Email/Text: USAMN.BNC.Bankruptcy@usdoj.gov	Mar 30 2022 21:19:00	United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
62768708	+ Email/Text: bankruptcies@amerassist.com	Mar 30 2022 21:19:00	AmerAssist A/R Solutions, Inc., Po Box 26095, Columbus OH 43226-0095
62768711	+ EDI: CCS.COM	Mar 31 2022 01:18:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood MA 02062-2679
62770429	+ EDI: AISACG.COM	Mar 31 2022 01:18:00	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
62768712	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Mar 30 2022 21:15:53	Exeter Finance LLC, Attn: Bankruptcy, Po Box 166008, Irving TX 75016-6008
62768713	+ Email/Text: bankruptcy@greenskycredit.com	Mar 30 2022 21:19:00	Greensky Credit, Attn: Bankruptcy, 1797 Ne Expressway Ste 100, Atlanta GA 30329-2451
62768714	EDI: IRS.COM	Mar 31 2022 01:18:00	Internal Revenue Service, Centralized Insolvency, PO Box 7346, Philadelphia PA 19101-7346
62768716	+ EDI: MINNDEPREV.COM	Mar 31 2022 01:18:00	MN Dept of Revenue, Attn: Denise Jones, PO Box 64447, Saint Paul MN 55164-0447
62768717	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 30 2022 21:28:45	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville SC 29603-0497
62768718	+ EDI: COMCASTCBLCENT	Mar 31 2022 01:18:00	Telecom Self-reported, Po Box 4500, Allen TX 75013-1311
62768720	+ EDI: VERIZONCOMB.COM	Mar 31 2022 01:18:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs MO 63304-2225

District/off: 0864-5

User: admin

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Total Noticed: 20

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2022 at the address(es) listed below:

Name	Email Address
Bradley J. Halberstadt	on behalf of Creditor Exeter Finance LLC f/k/a Exeter Finance Corp. bankruptcy@szjlaw.com
J. Richard Stermer	rstermer@stermerlaw.com mn21@ecfcbis.com
US Trustee	ustpregion12.mn.ecf@usdoj.gov
Wesley W. Scott	on behalf of Debtor 1 Frederick Jacob Linehan samantha@lifebacklaw.com ScottWR72722@notify.bestcase.com

TOTAL: 4